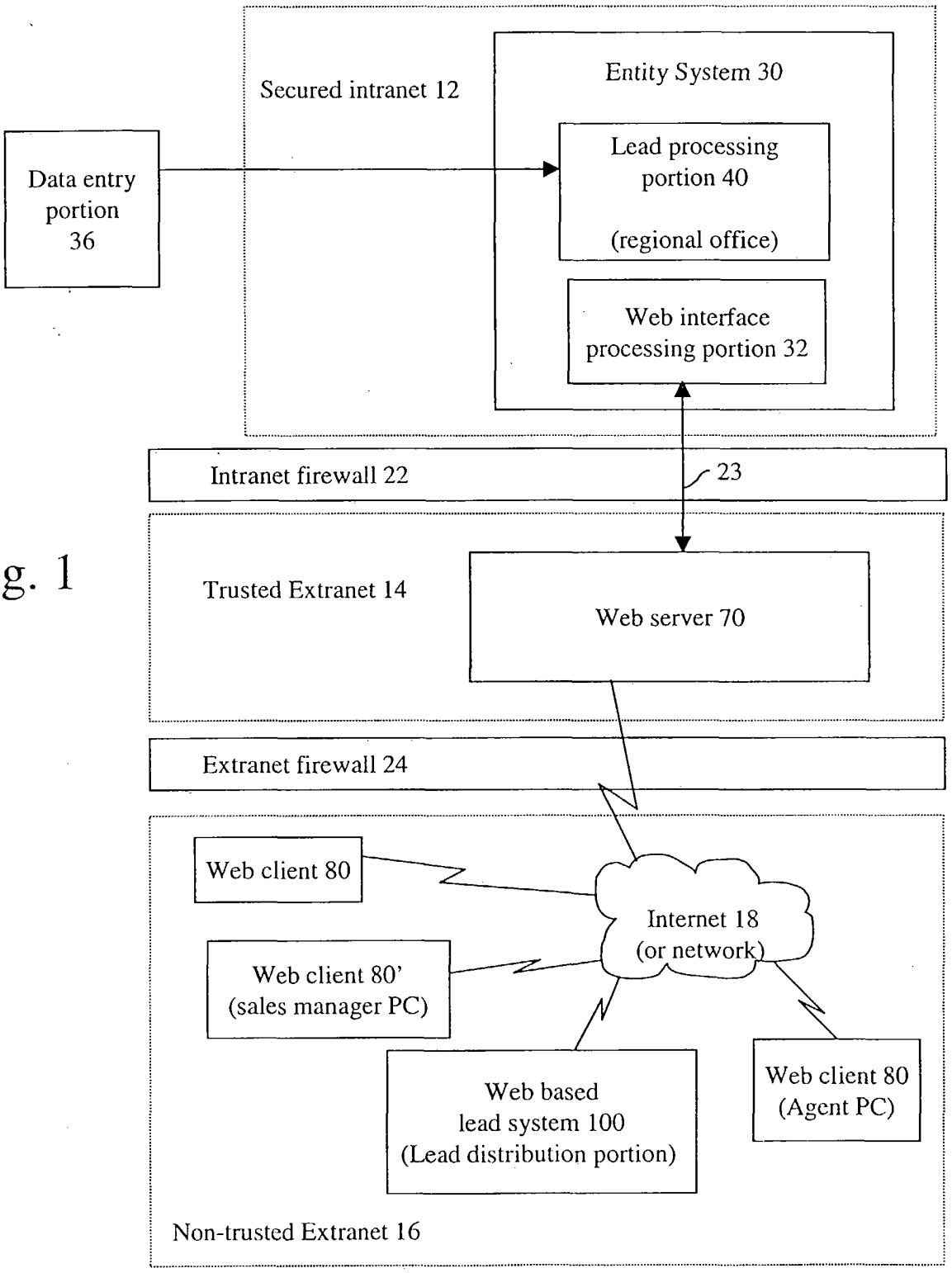
Fig. 1




SALES LEAD SYSTEM 10

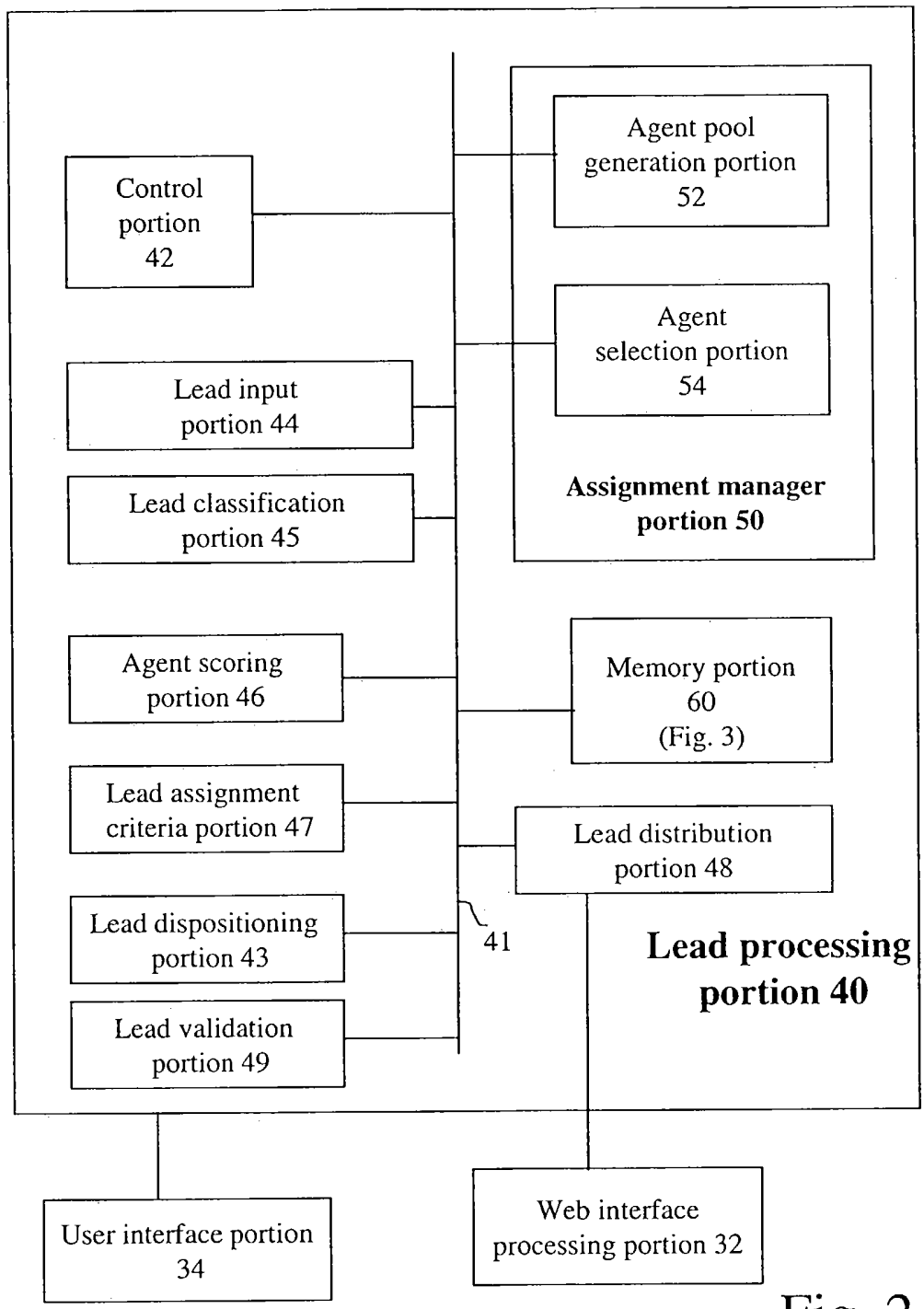

Control portion 42
Agent pool generation portion 52
Agent selection portion 54
Assignment manager portion 50
Lead input portion 44
Lead classification portion 45
Agent scoring portion 46
Memory portion 60 (Fig. 3)
Lead assignment criteria portion 47
Lead distribution portion 48
Lead dispositioning portion 43
41
Lead processing portion 40
Lead validation portion 49
User interface portion 34
Web interface processing portion 32

Fig. 2

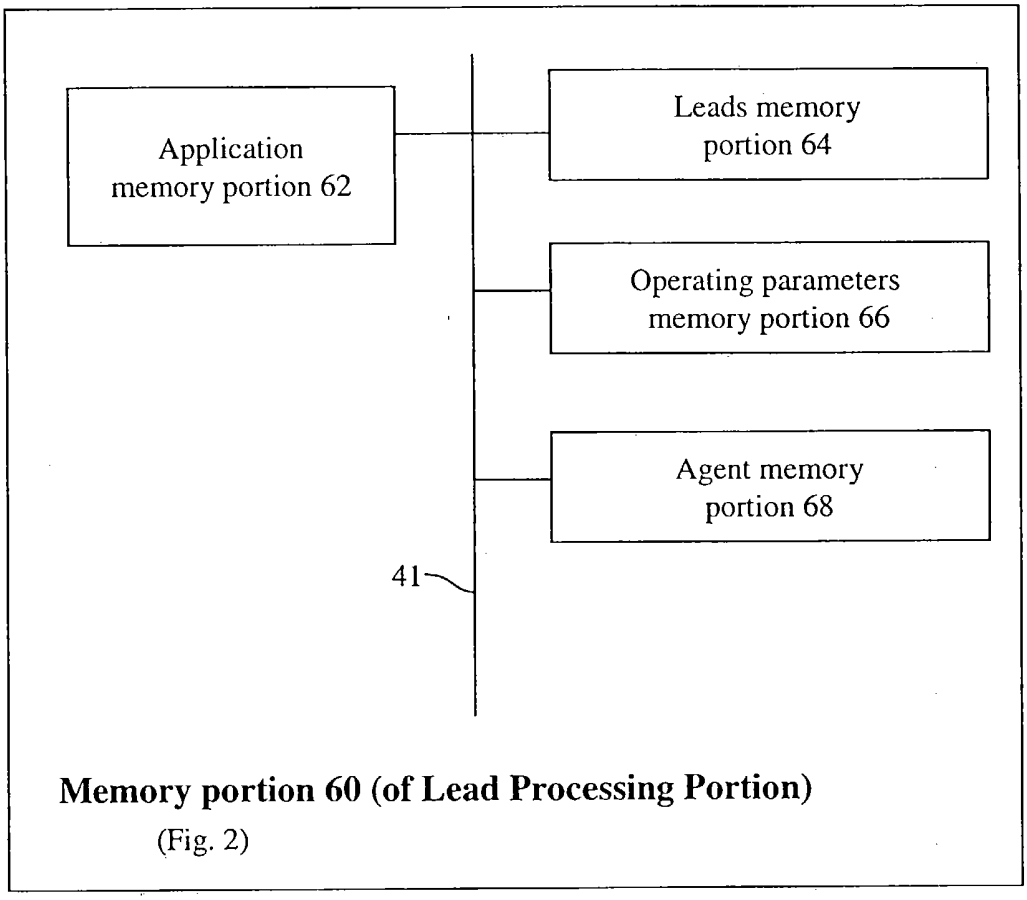

Application memory portion 62
Leads memory portion 64
Operating parameters memory portion 66
Agent memory portion 68
41
Memory portion 60 (of Lead Processing Portion)
(Fig. 2)

Fig. 3

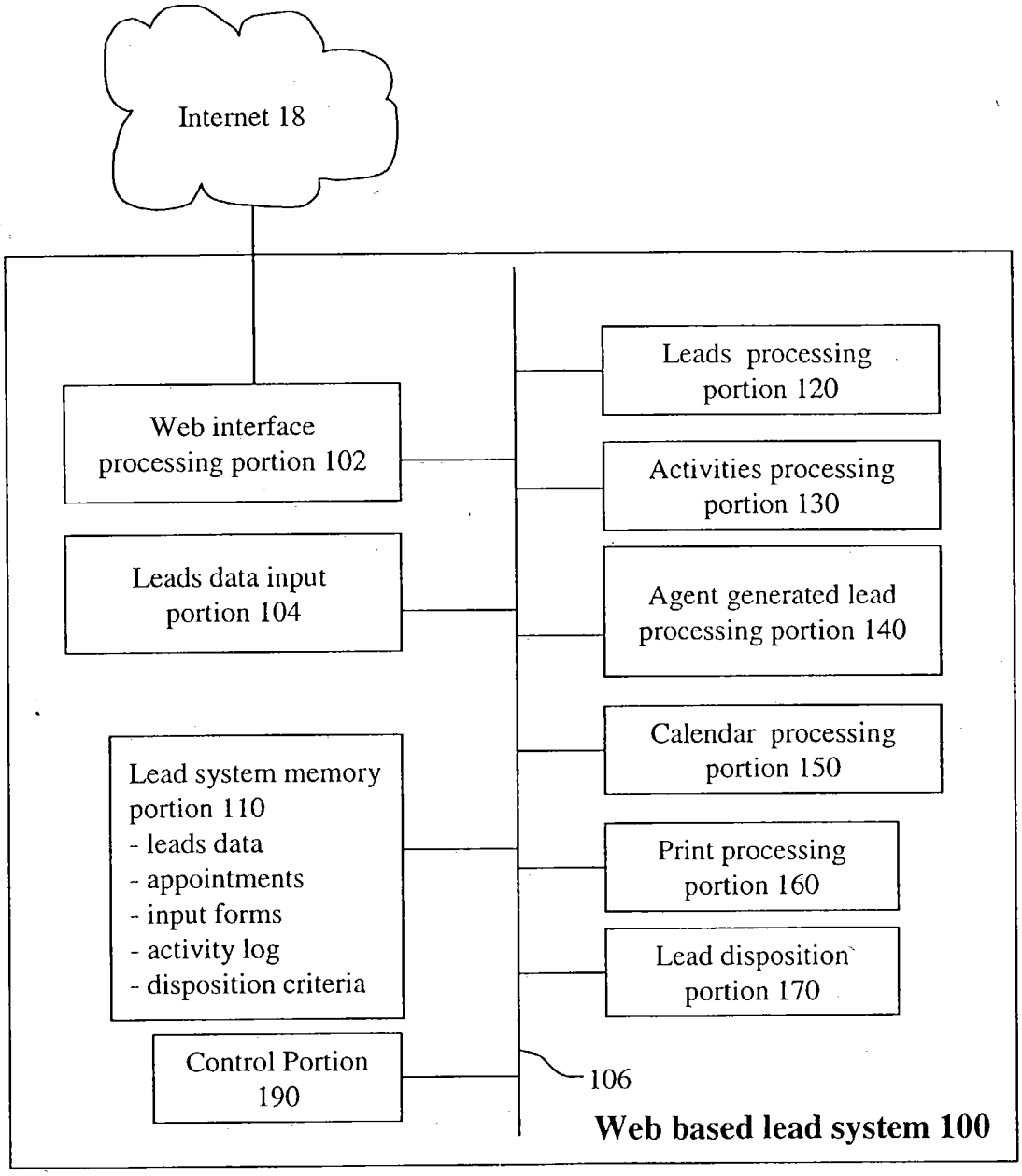

Internet 18
Web interface processing portion 102
Leads data input portion 104
Lead system memory portion 110
- leads data
- appointments
- input forms
- activity log
- disposition criteria
Control Portion 190
Leads processing portion 120
Activities processing portion 130
Agent generated lead processing portion 140
Calendar processing portion 150
Print processing portion 160
Lead disposition portion 170
106
Web based lead system 100

Fig. 4

Fig. 5

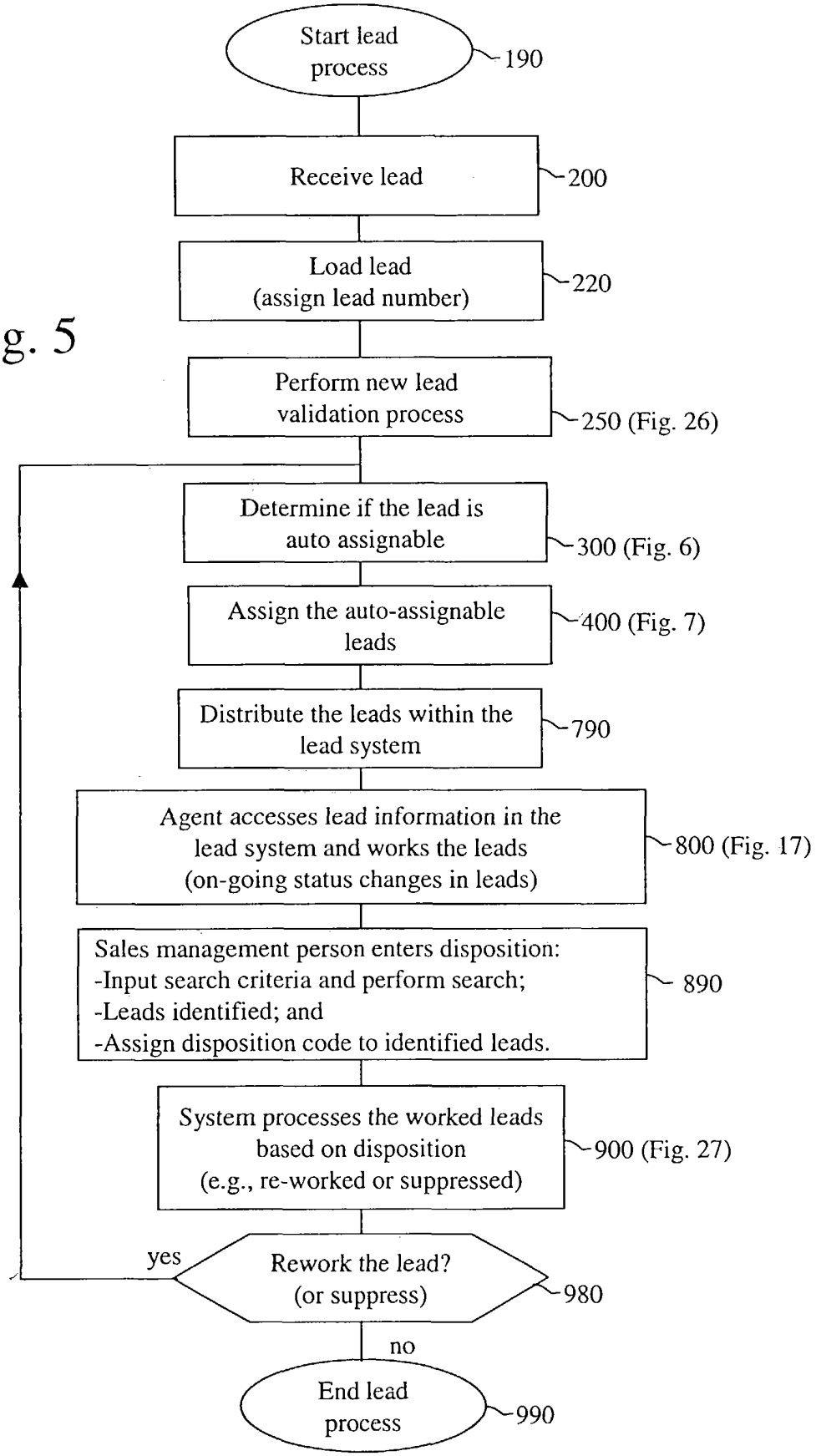
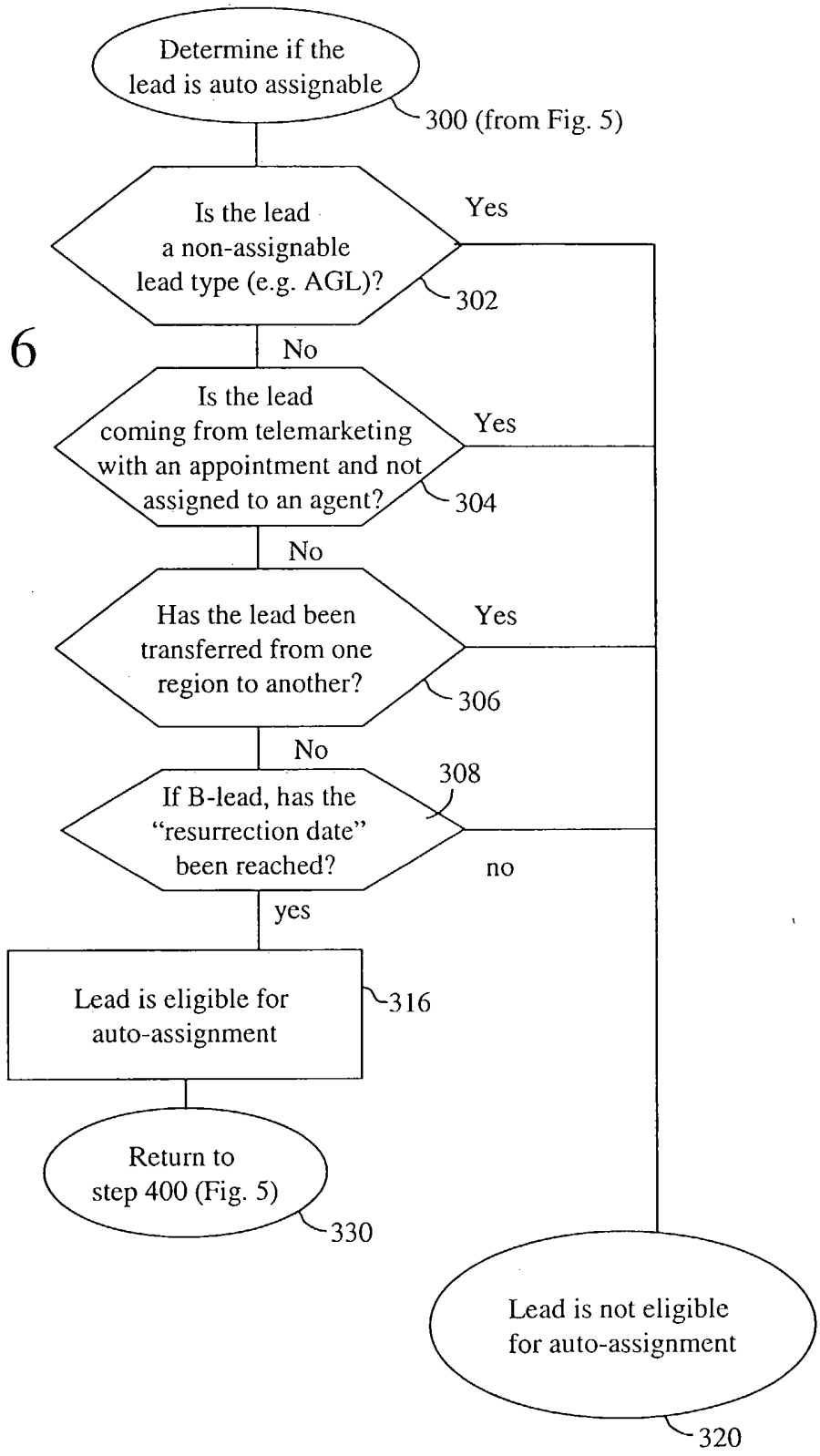

Start lead process
190
Receive lead
200
Load lead (assign lead number)
220
Perform new lead validation process
250 (Fig. 26)
Determine if the lead is auto assignable
300 (Fig. 6)
Assign the auto-assignable leads
400 (Fig. 7)
Distribute the leads within the lead system
790
Agent accesses lead information in the lead system and works the leads (on-going status changes in leads)
800 (Fig. 17)
Sales management person enters disposition:
-Input search criteria and perform search;
-Leads identified; and
-Assign disposition code to identified leads.
890
System processes the worked leads based on disposition (e.g., re-worked or suppressed)
900 (Fig. 27)
Rework the lead? (or suppress)
980
yes
no
End lead process
990

Fig. 6


Determine if the lead is auto assignable
300 (from Fig. 5)
Is the lead a non-assignable lead type (e.g. AGL)?
Yes
302
No
Is the lead coming from telemarketing with an appointment and not assigned to an agent?
Yes
304
No
Has the lead been transferred from one region to another?
Yes
306
No
If B-lead, has the "resurrection date" been reached?
308
no
yes
Lead is eligible for auto-assignment
316
Return to step 400 (Fig. 5)
330
Lead is not eligible for auto-assignment
320

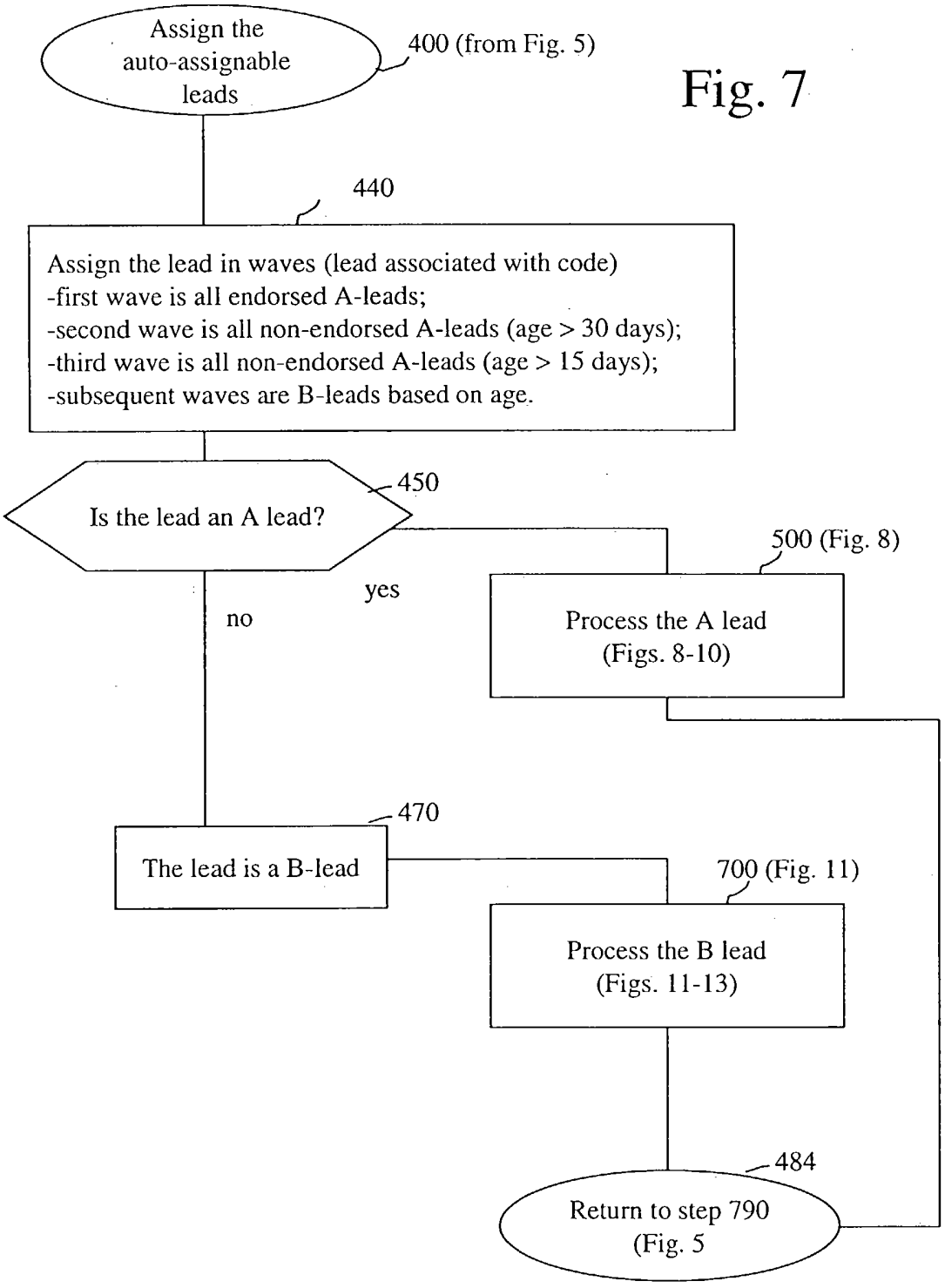

Assign the auto-assignable leads
400 (from Fig. 5)
440
Assign the lead in waves (lead associated with code)
-first wave is all endorsed A-leads;
-second wave is all non-endorsed A-leads (age > 30 days);
-third wave is all non-endorsed A-leads (age > 15 days);
-subsequent waves are B-leads based on age.
450
Is the lead an A lead?
yes
no
500 (Fig. 8)
Process the A lead (Figs. 8-10)
470
The lead is a B-lead
700 (Fig. 11)
Process the B lead (Figs. 11-13)
484
Return to step 790 (Fig. 5

Fig. 7

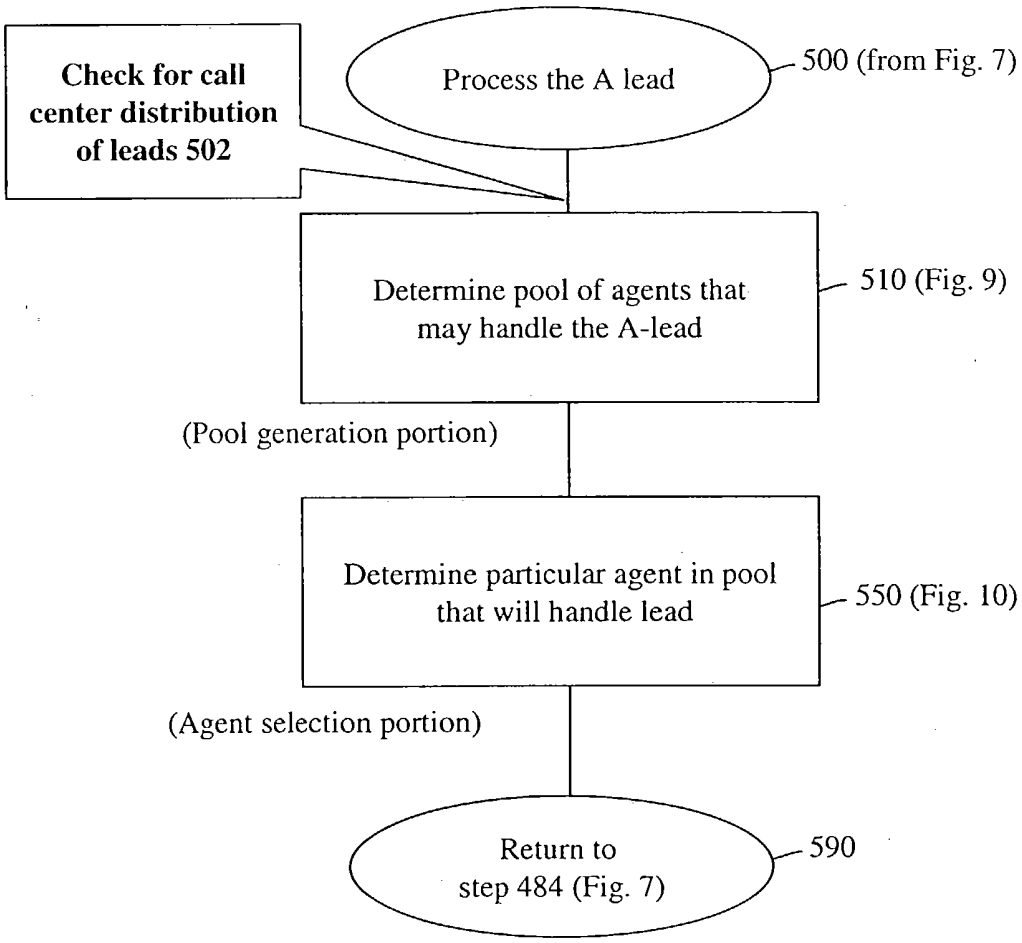

Check for call center distribution of leads 502
Process the A lead
500 (from Fig. 7)
Determine pool of agents that may handle the A-lead
510 (Fig. 9)
(Pool generation portion)
Determine particular agent in pool that will handle lead
550 (Fig. 10)
(Agent selection portion)
Return to step 484 (Fig. 7)
590

Fig. 8

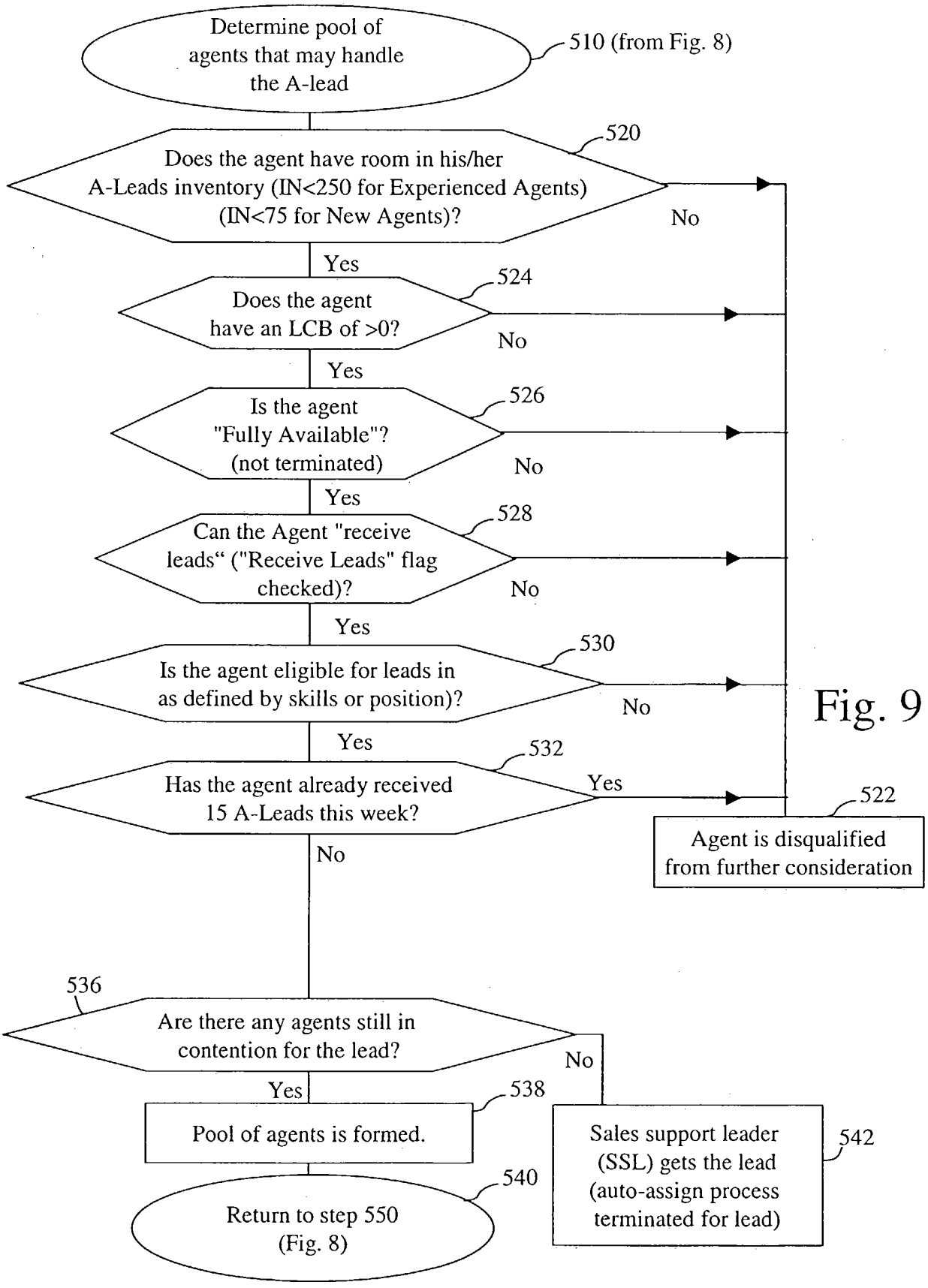

Determine pool of agents that may handle the A-lead
510 (from Fig. 8)
520
Does the agent have room in his/her A-Leads inventory (IN<250 for Experienced Agents) (IN<75 for New Agents)?
No
Yes
524
Does the agent have an LCB of >0?
No
Yes
526
Is the agent "Fully Available"? (not terminated)
No
Yes
528
Can the Agent "receive leads" ("Receive Leads" flag checked)?
No
Yes
530
Is the agent eligible for leads in as defined by skills or position)?
No
Yes
532
Has the agent already received 15 A-Leads this week?
Yes
522
Agent is disqualified from further consideration
No
536
Are there any agents still in contention for the lead?
No
Yes
538
Pool of agents is formed.
540
Return to step 550 (Fig. 8)
542
Sales support leader (SSL) gets the lead (auto-assign process terminated for lead)

Fig. 9

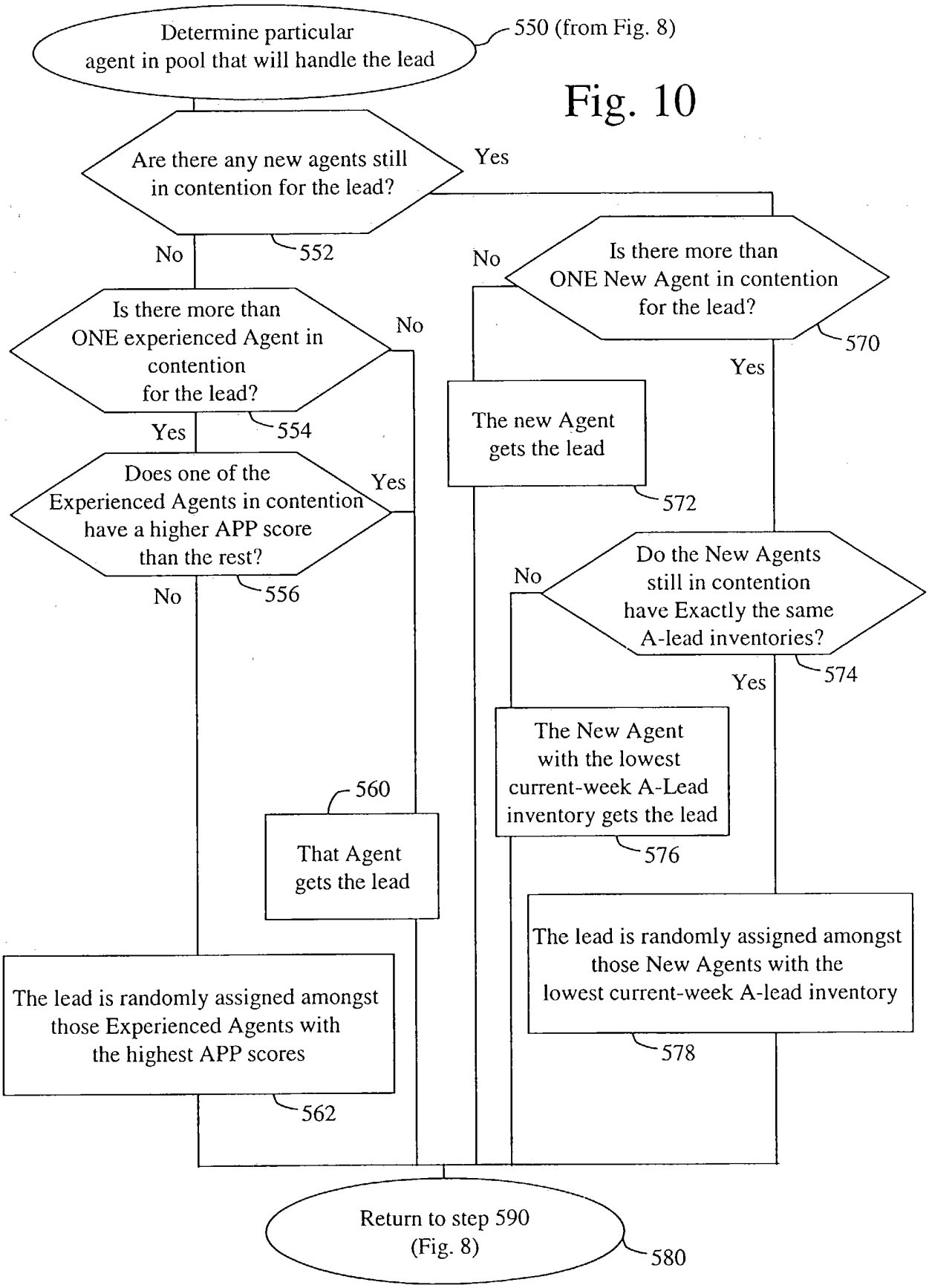

Determine particular agent in pool that will handle the lead
550 (from Fig. 8)
Are there any new agents still in contention for the lead?
Yes
No
552
Is there more than ONE experienced Agent in contention for the lead?
No
Yes
554
Does one of the Experienced Agents in contention have a higher APP score than the rest?
Yes
No
556
560
That Agent gets the lead
The lead is randomly assigned amongst those Experienced Agents with the highest APP scores
562
Is there more than ONE New Agent in contention for the lead?
No
Yes
570
The new Agent gets the lead
572
Do the New Agents still in contention have Exactly the same A-lead inventories?
No
Yes
574
The New Agent with the lowest current-week A-Lead inventory gets the lead
576
The lead is randomly assigned amongst those New Agents with the lowest current-week A-lead inventory
578
Return to step 590 (Fig. 8)
580

Fig. 10

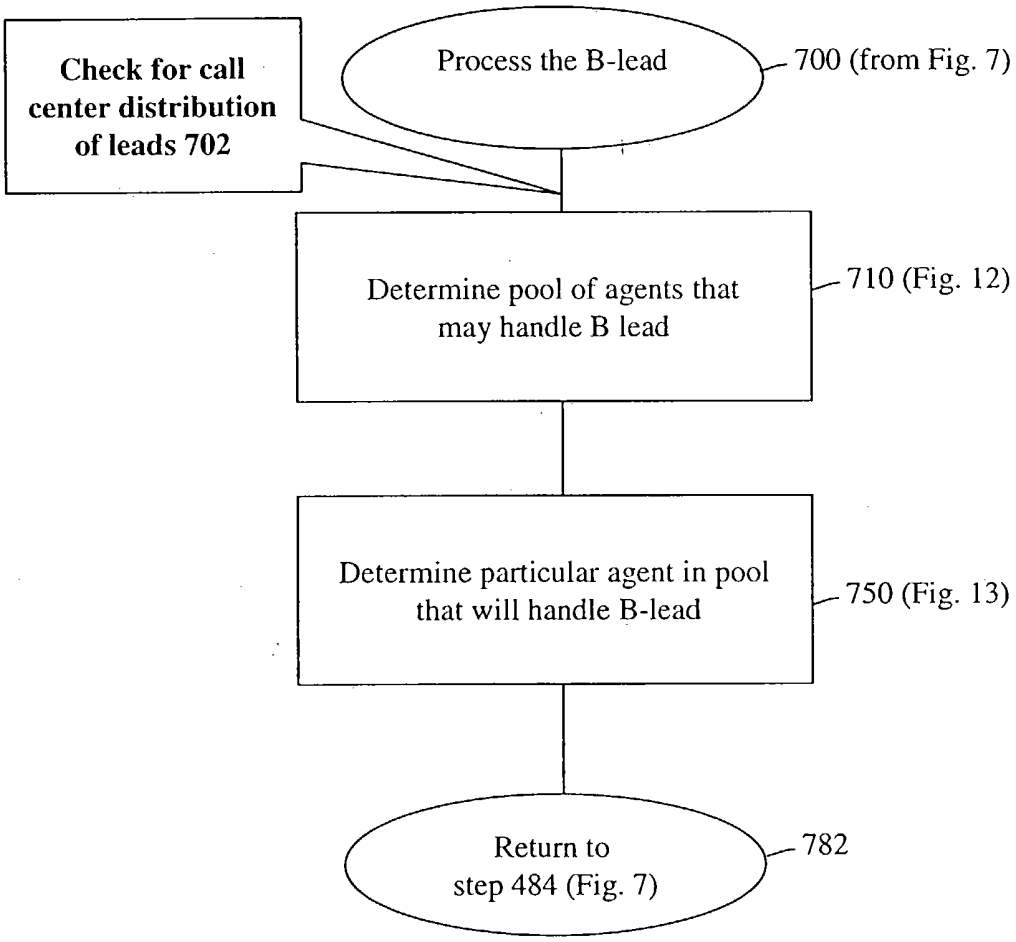

Check for call center distribution of leads 702
Process the B-lead
700 (from Fig. 7)
Determine pool of agents that may handle B lead
710 (Fig. 12)
Determine particular agent in pool that will handle B-lead
750 (Fig. 13)
Return to step 484 (Fig. 7)
782

Fig. 11

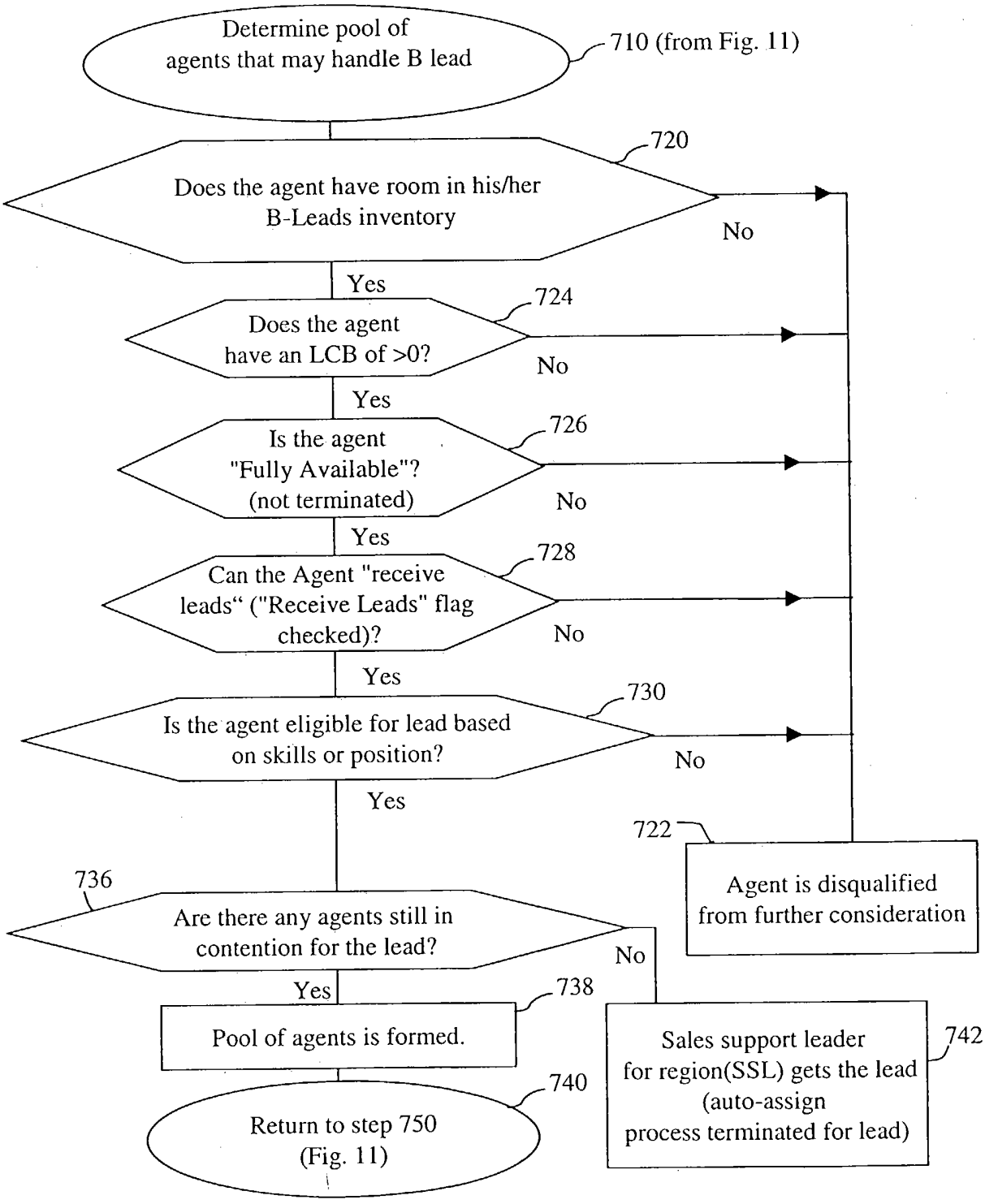

Determine pool of agents that may handle B lead
710 (from Fig. 11)
720
Does the agent have room in his/her B-Leads inventory
No
Yes
724
Does the agent have an LCB of >0?
No
Yes
726
Is the agent "Fully Available"? (not terminated)
No
Yes
728
Can the Agent "receive leads" ("Receive Leads" flag checked)?
No
Yes
730
Is the agent eligible for lead based on skills or position?
No
Yes
722
Agent is disqualified from further consideration
736
Are there any agents still in contention for the lead?
No
Yes
738
Pool of agents is formed.
740
Return to step 750 (Fig. 11)
742
Sales support leader for region(SSL) gets the lead (auto-assign process terminated for lead)

Fig. 12

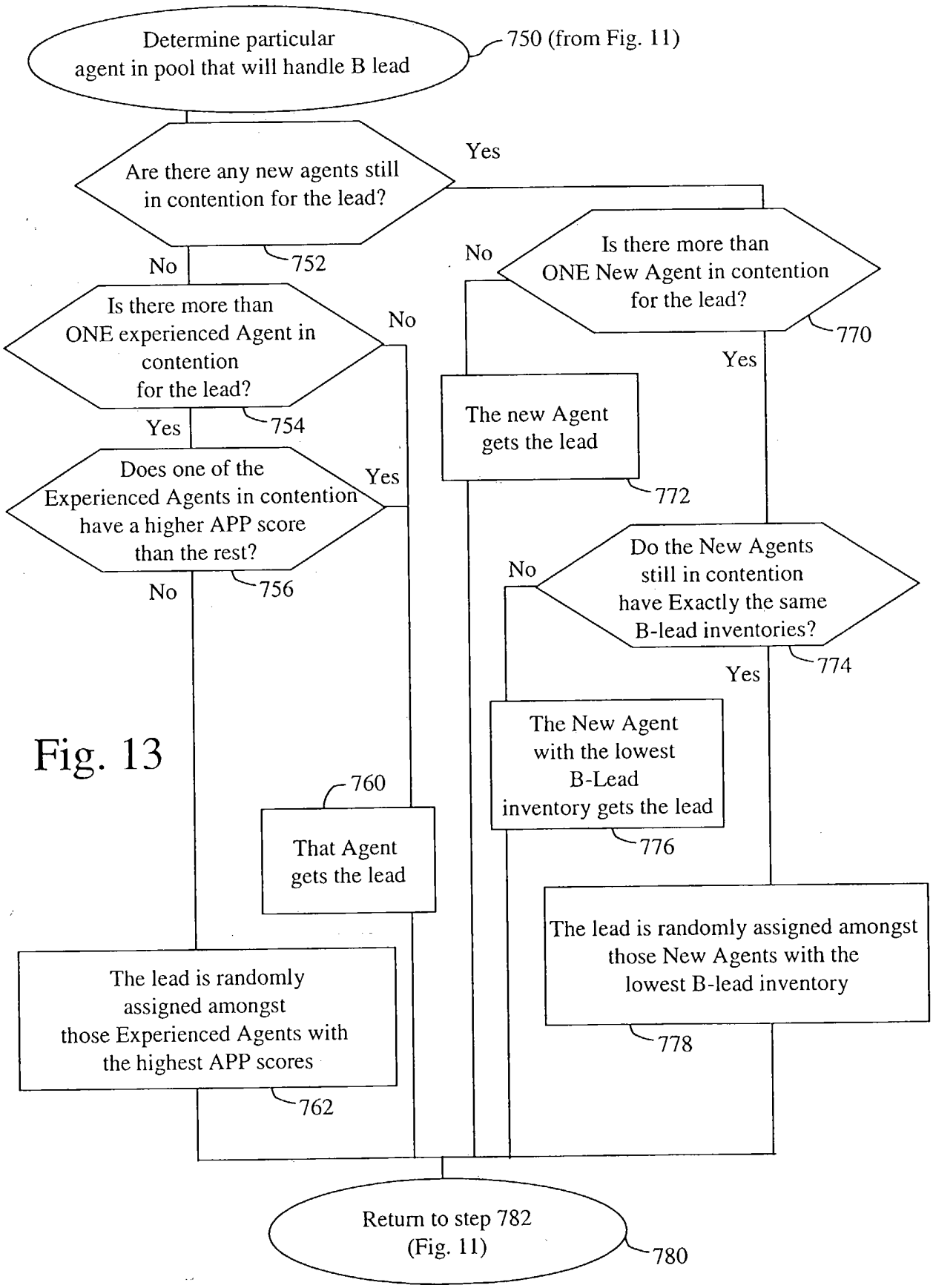

Determine particular agent in pool that will handle B lead
750 (from Fig. 11)
Are there any new agents still in contention for the lead?
Yes
No
752
Is there more than ONE experienced Agent in contention for the lead?
No
Yes
754
Does one of the Experienced Agents in contention have a higher APP score than the rest?
Yes
No
756
760
That Agent gets the lead
The lead is randomly assigned amongst those Experienced Agents with the highest APP scores
762
Is there more than ONE New Agent in contention for the lead?
No
Yes
770
The new Agent gets the lead
772
Do the New Agents still in contention have Exactly the same B-lead inventories?
No
Yes
774
The New Agent with the lowest B-Lead inventory gets the lead
776
The lead is randomly assigned amongst those New Agents with the lowest B-lead inventory
778
Return to step 782 (Fig. 11)
780

Fig. 13

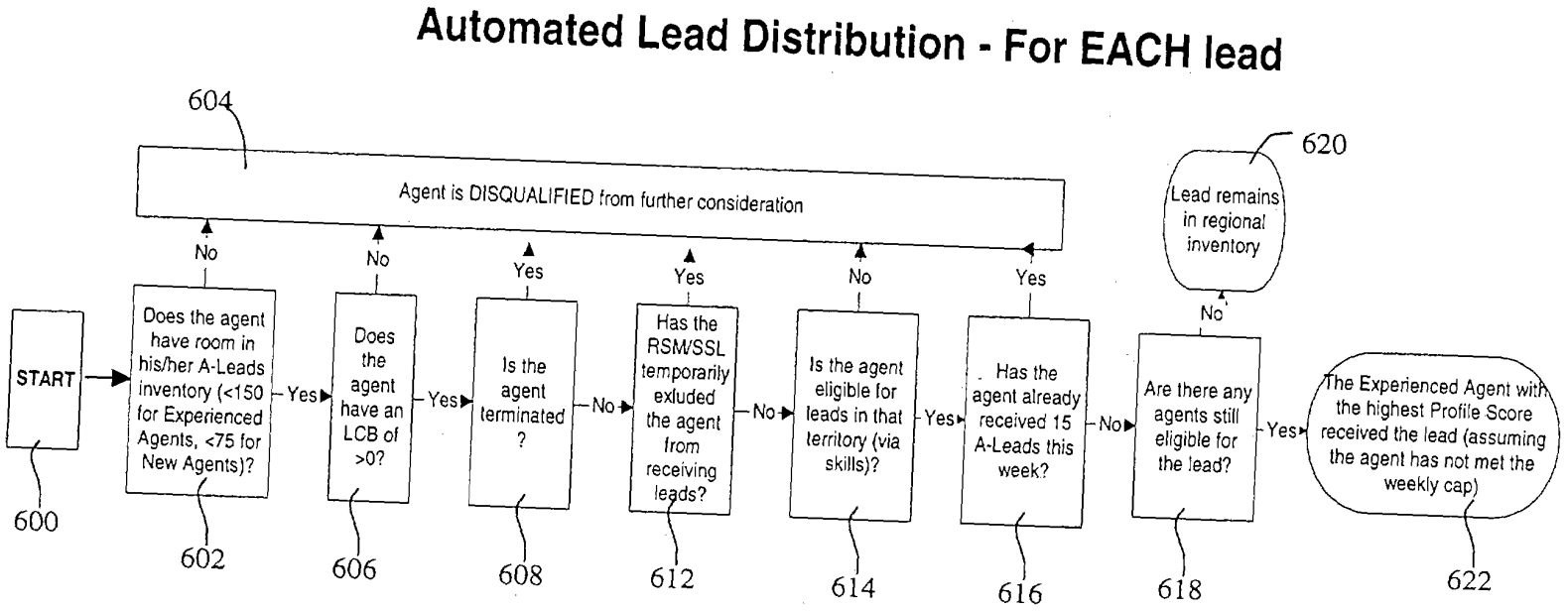

Automated Lead Distribution - For EACH lead
604
Agent is DISQUALIFIED from further consideration
620
Lead remains in regional inventory
START
600
Does the agent have room in his/her A-Leads inventory (<150 for Experienced Agents, <75 for New Agents)?
602
Does the agent have an LCB of >0?
606
Is the agent terminated ?
608
Has the RSM/SSL temporarily exluded the agent from receiving leads?
612
Is the agent eligible for leads in that territory (via skills)?
614
Has the agent already received 15 A-Leads this week?
616
Are there any agents still eligible for the lead?
618
The Experienced Agent with the highest Profile Score received the lead (assuming the agent has not met the weekly cap)
622
Yes
No

Fig. 14

# Fig. 15

## Agent Performance Profile (Scoring Model)

| Parameter | Time Period | Weighting | Scale | Score |
|---|---|---|---|---|
| Conversion → | 13 week rolling (weekly roll) | 33% | <8 | 7 |
| | | | 8.0 - 12.0 | 5 |
| | | | 12.1 - 16.0 | 3 |
| | | | >16.0 | 1 |
| Career Path → | 13 week rolling (weekly roll) | 33% | Master | 7 |
| | | | Senior | 5 |
| | | | Specialist | 3 |
| | | | Rep | 1 |
| % AG lead → | 13 week rolling (weekly roll) | 33% | >25% | 7 |
| | | | 15 - 25% | 5 |
| | | | 10 - 15% | 3 |
| | | | <10 | 1 |

**ILLUSTRATIVE DISPOSITIONS OF LEADS:**

**Suppressed**

STOP – RAPR
STOP – NQA (not qualified agent)
STOP – RACR (remove at client request)
STOP – NQHP (not qualified-permanent health reasons)
STOP - GROUP POLICY
STOP – DECEASED
DUPLICATE MAILING
INCORRECT
AGL

**Rework**

AUTO DISPOSITION
AUTO DISP - TERMINATED AGENTS
AUTO DISP - AGED 180+
AUTO DISP - AGED 120+
AUTO DISP - AGED 90+
UNWORKED
UNSUPPRESS-A
UNSUPPRESS-B

**Application Submitted**

APPLICATION SUBMITTED – PHONE SALE
APPLICATION SUBMITTED

**Sleep**

NAS (no appointment set)
NAS – COMPETITOR (policy with competitor)
NAS – NO CONTACT
ANI (appointment but not interested)
NO INFORMATION

Fig. 16

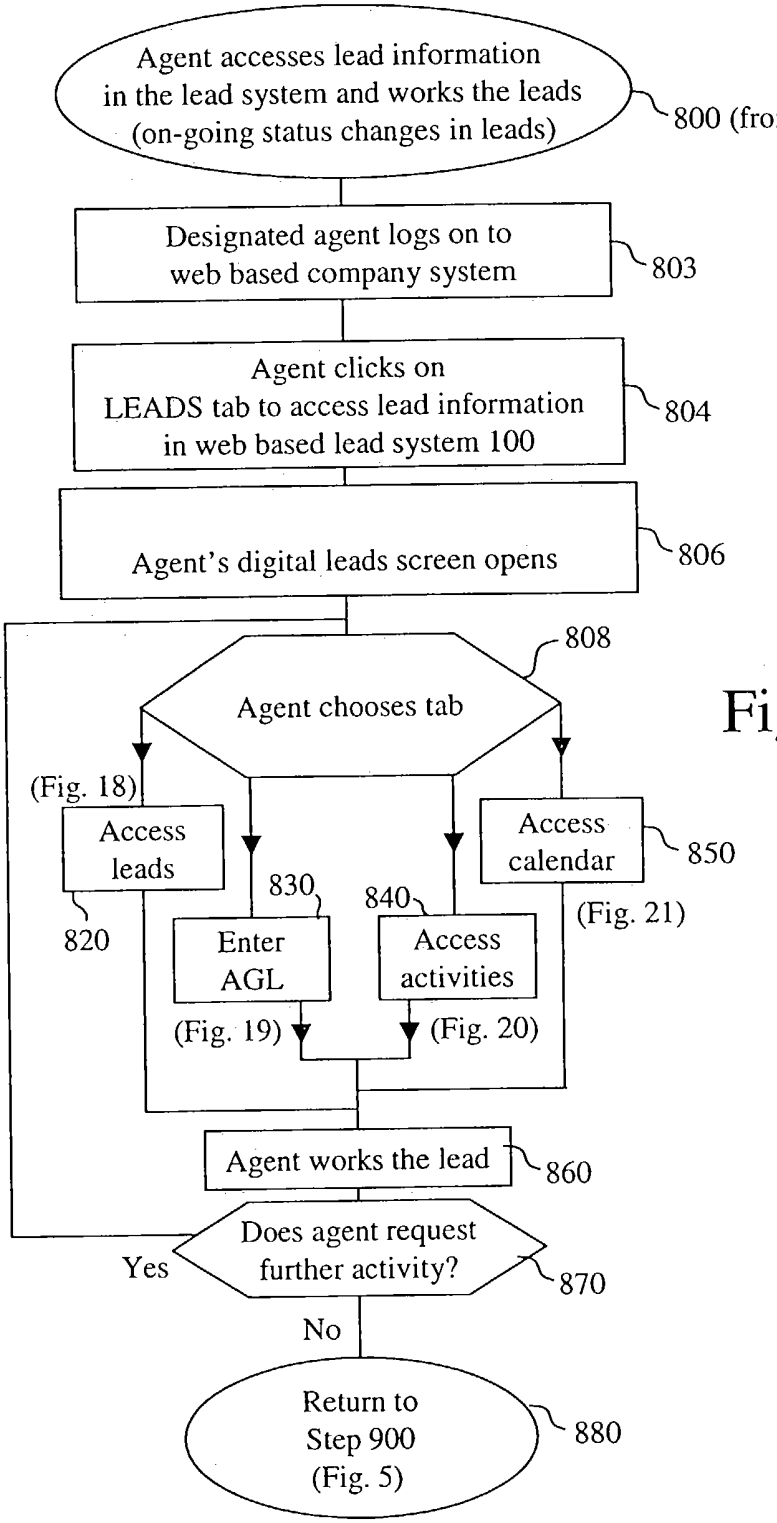

Agent accesses lead information in the lead system and works the leads (on-going status changes in leads)
800 (from Fig. 5)
Designated agent logs on to web based company system
803
Agent clicks on LEADS tab to access lead information in web based lead system 100
804
Agent's digital leads screen opens
806
808
Agent chooses tab
(Fig. 18)
Access leads
820
830
Enter AGL
(Fig. 19)
840
Access activities
(Fig. 20)
Access calendar
850
(Fig. 21)
Agent works the lead
860
Does agent request further activity?
870
Yes
No
Return to Step 900 (Fig. 5)
880

Fig. 17

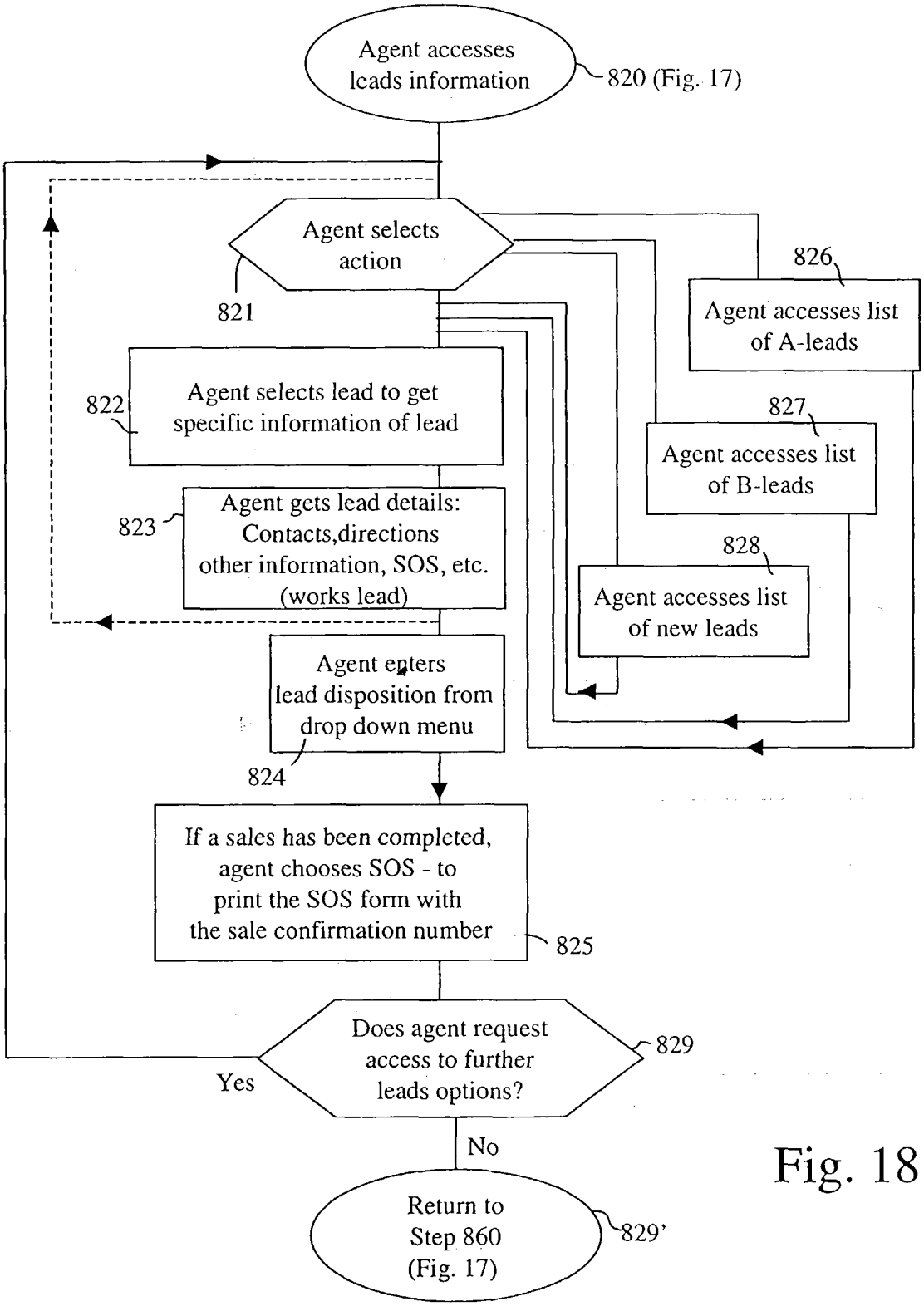

Agent accesses leads information
820 (Fig. 17)
Agent selects action
821
826
Agent accesses list of A-leads
822
Agent selects lead to get specific information of lead
827
Agent accesses list of B-leads
823
Agent gets lead details: Contacts,directions other information, SOS, etc. (works lead)
828
Agent accesses list of new leads
Agent enters lead disposition from drop down menu
824
If a sales has been completed, agent chooses SOS - to print the SOS form with the sale confirmation number
825
Does agent request access to further leads options?
829
Yes
No
Return to Step 860 (Fig. 17)
829'

Fig. 18

Fig. 19

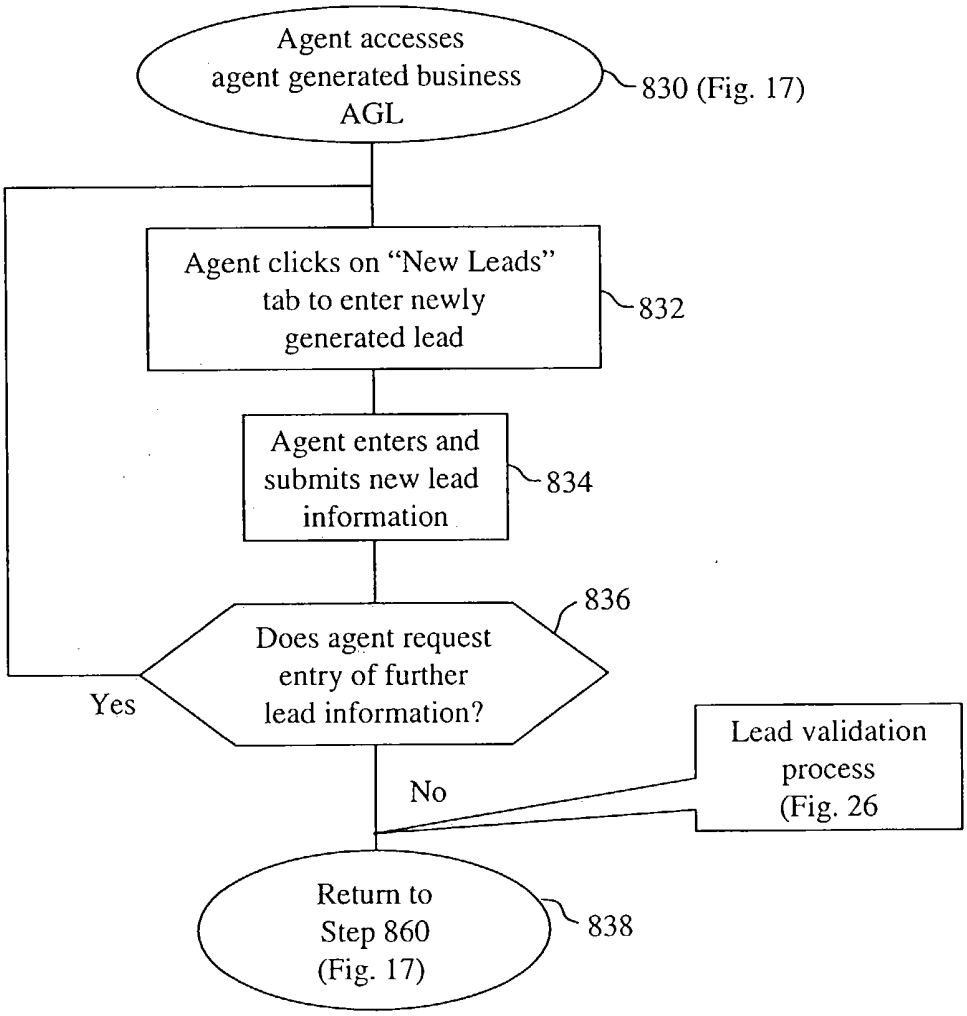
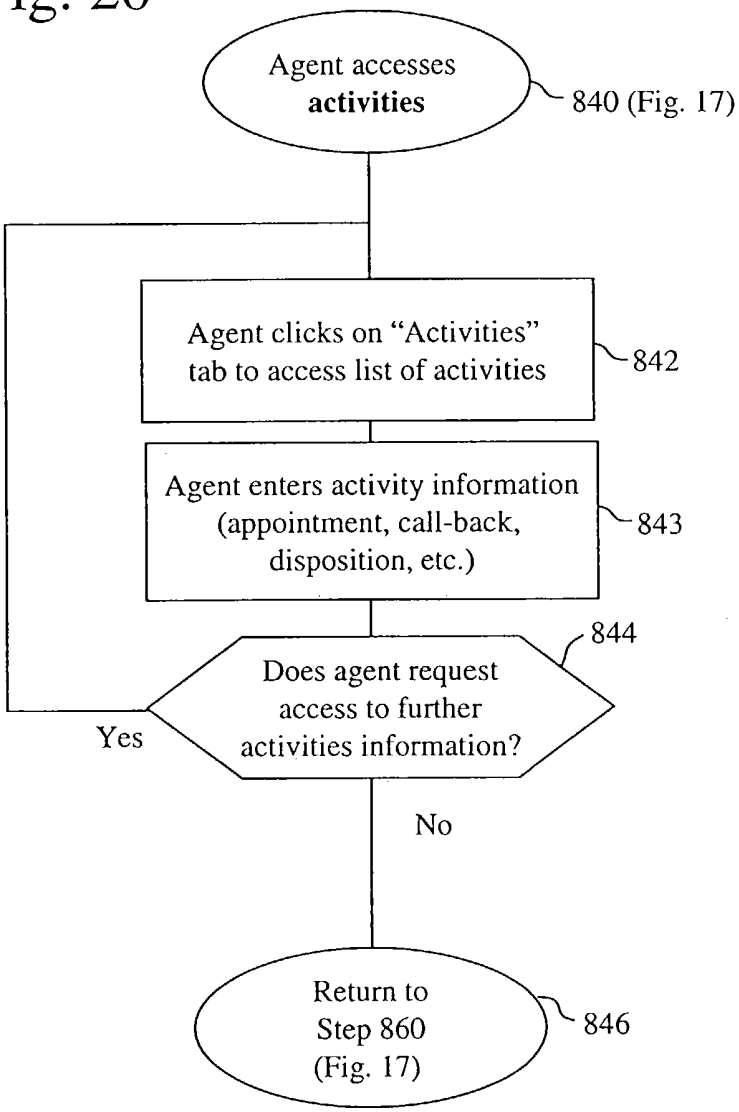

Agent accesses agent generated business AGL
830 (Fig. 17)
Agent clicks on "New Leads" tab to enter newly generated lead
832
Agent enters and submits new lead information
834
836
Does agent request entry of further lead information?
Yes
No
Lead validation process (Fig. 26
Return to Step 860 (Fig. 17)
838

Fig. 20


Agent accesses
activities
840 (Fig. 17)
Agent clicks on "Activities" tab to access list of activities
842
Agent enters activity information (appointment, call-back, disposition, etc.)
843
844
Does agent request access to further activities information?
Yes
No
Return to Step 860 (Fig. 17)
846

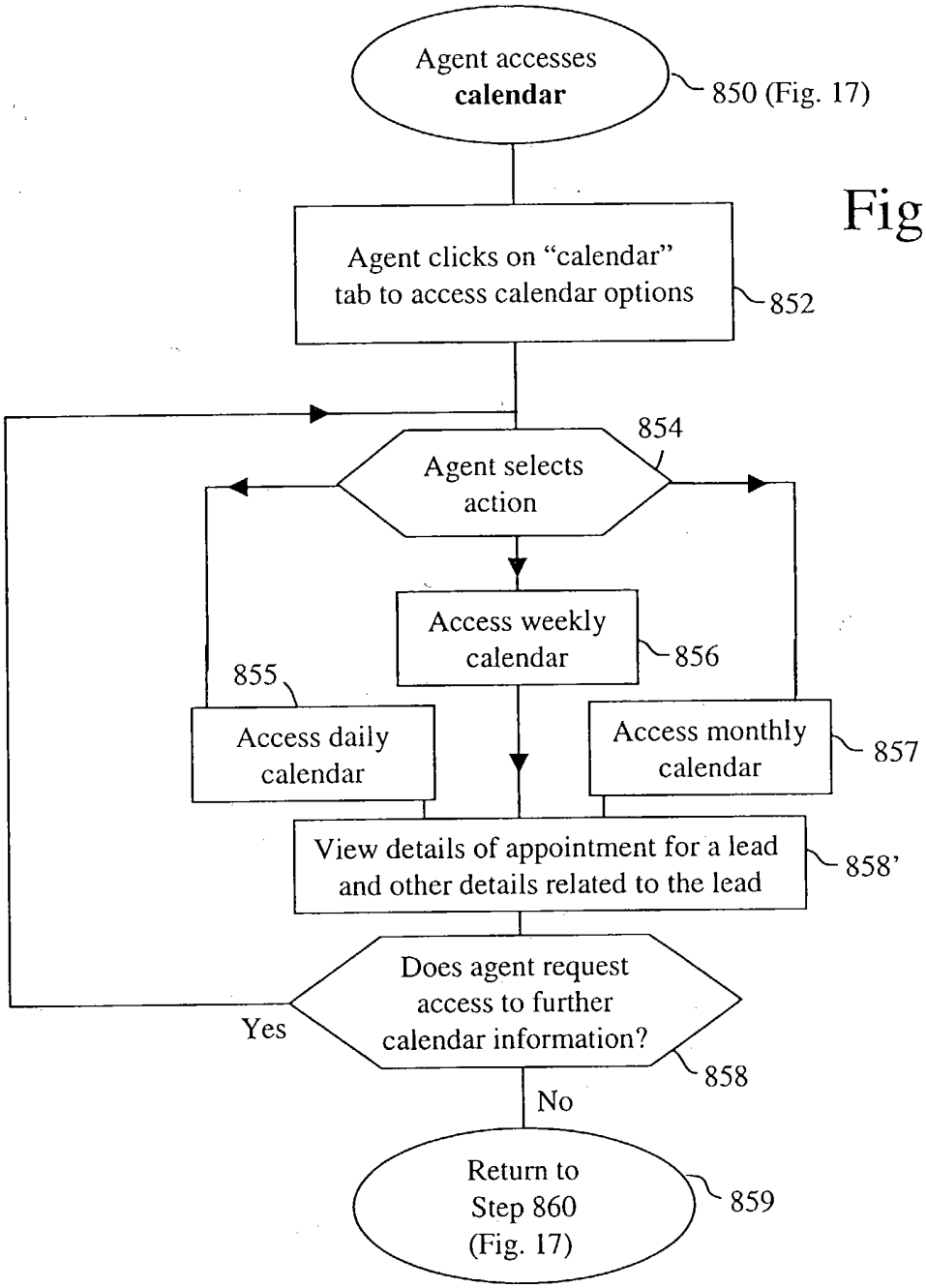

Agent accesses
calendar
850 (Fig. 17)
Agent clicks on "calendar"
tab to access calendar options
852
854
Agent selects
action
Access weekly
calendar
856
855
Access daily
calendar
Access monthly
calendar
857
View details of appointment for a lead
and other details related to the lead
858'
Does agent request
access to further
calendar information?
858
Yes
No
Return to
Step 860
(Fig. 17)
859

Fig. 21

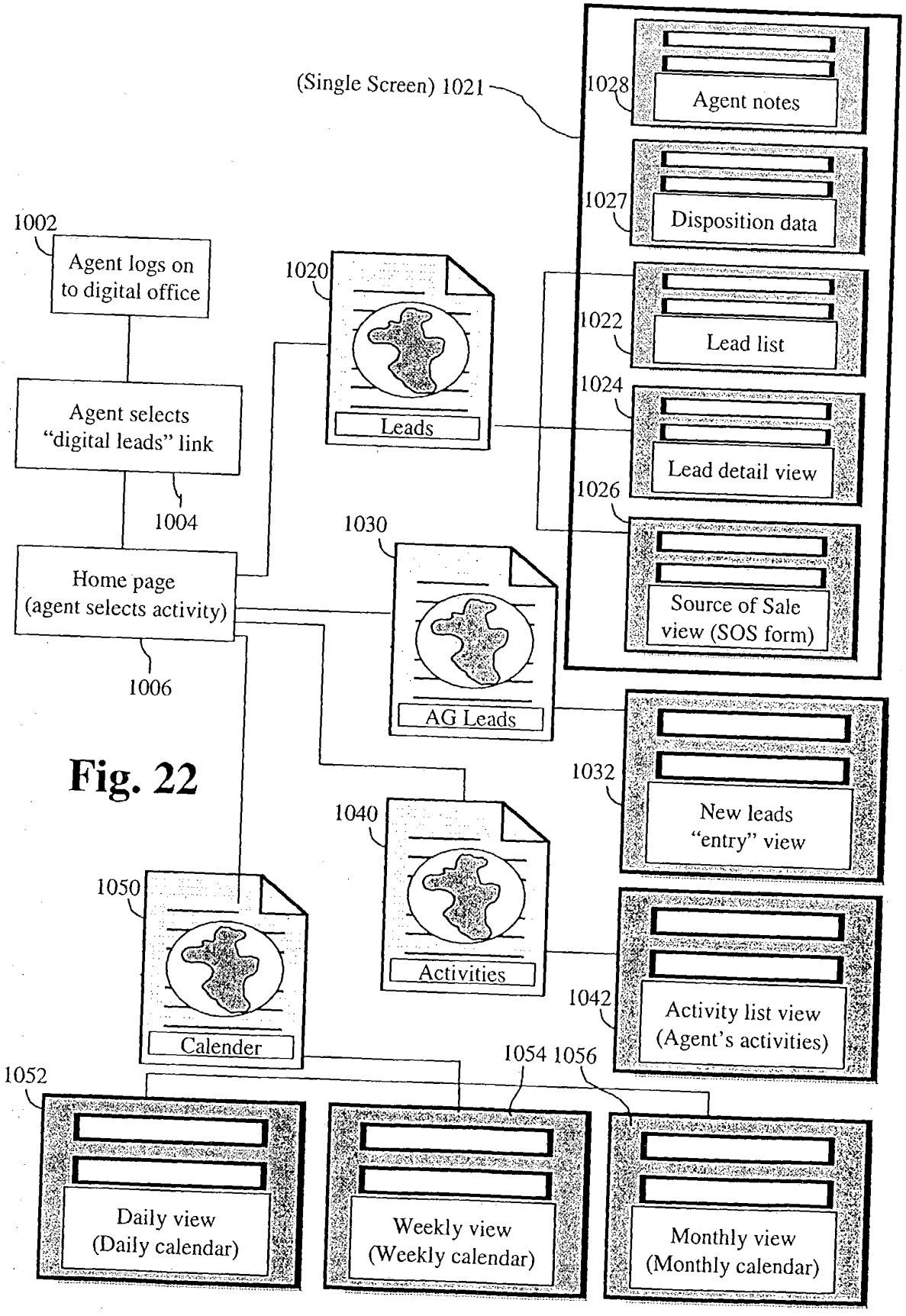

(Single Screen) 1021
1028
Agent notes
1027
Disposition data
1002
Agent logs on to digital office
1020
1022
Lead list
Leads
1024
Agent selects "digital leads" link
Lead detail view
1026
1004
1030
Home page (agent selects activity)
Source of Sale view (SOS form)
1006
AG Leads
1032
New leads "entry" view
1040
1050
Activities
1042
Activity list view (Agent's activities)
Calender
1054 1056
1052
Daily view (Daily calendar)
Weekly view (Weekly calendar)
Monthly view (Monthly calendar)

**Fig. 22**

Fig. 23

| What (Criteria) | Description | Who | Processing Aspects |
|---|---|---|---|
| Territory | Territories will be assigned to each agent | Sales Manager | Change "territory" field |
| Position | A position will have a type of New Agent, Experienced Agent, Telemarketing, or other. Appropriate points will be assigned based on the type. Separate rules will specify the workload for telemarketing positions. | Sales Manager, Teleservices manager | Change "Position" field. Automated process to update from New Agent to Experienced Agent |
| Endorsement | A skill on the employee will be compared to a flag on the lead. | Sales Manager | Create field for skills |
| LCB > 0 (Lead credit balance) | Criteria will be set up so that an agent must have at least one lead credit in order to get leads in that assignment session. | Lead Processing Portion | Create criteria in Assignment Rule |
| "Group X" Leads or other specialized leads | Agent skill flag created that will be compared to the appropriate code on the leads. | Sales Manager | Create field for skills |
| Get Leads? | This flag must be true in order for an agent to get leads. | Sales Manager | Field in agent data |
| Channel | Rules will be created that always route certain leads to positions associated with alternative channels. | Lead Processing Portion | Set up special rules to route leads to a Channel |
| Lock Assignment | The flag must be set for false for the lead to be part of the assignment process. | Sales Manager, Automated in some cases | Flag associated with lead. |

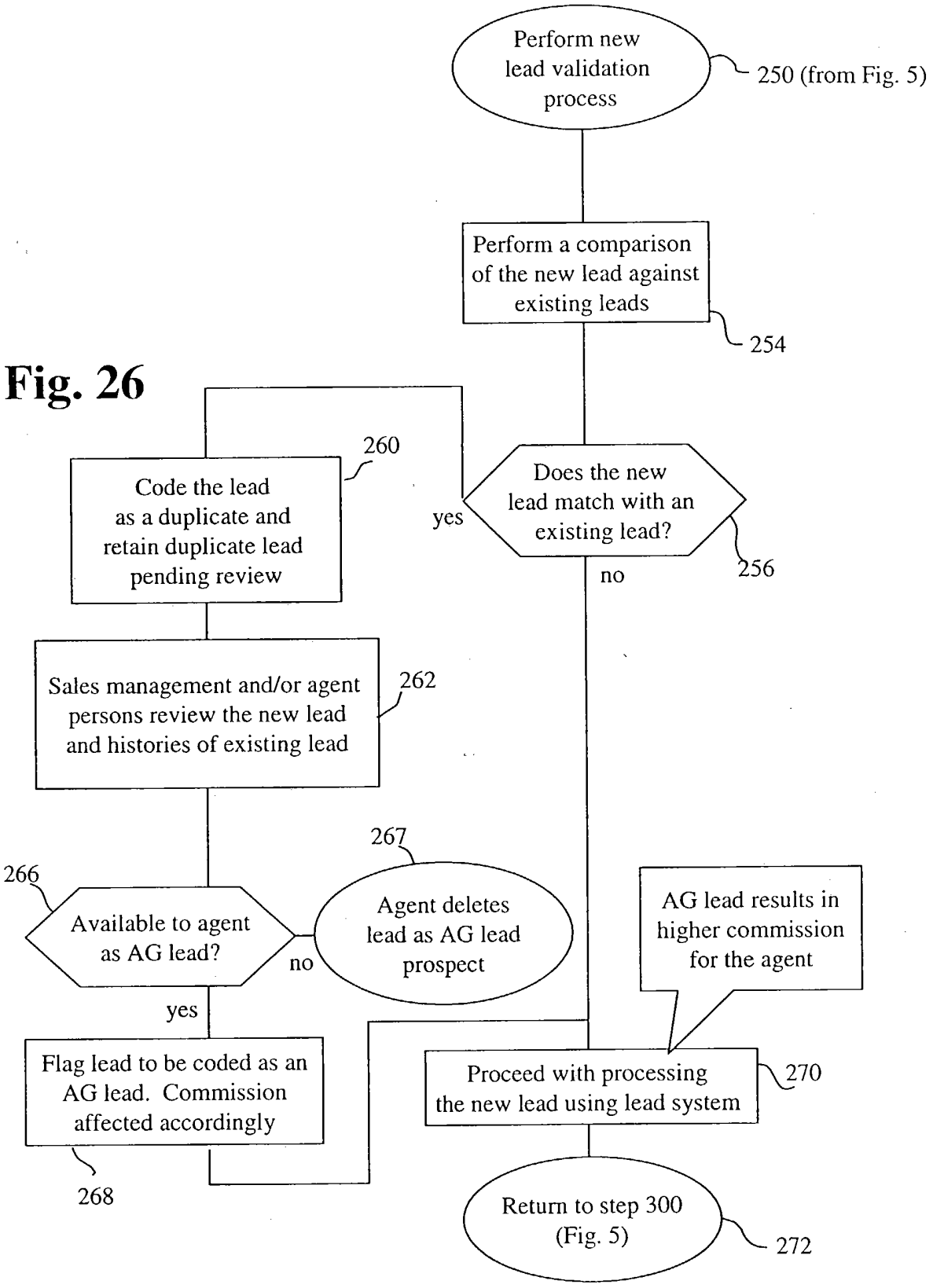
Fig. 24

| What (Criteria) | Description | Who | Processing Aspects |
|---|---|---|---|
| Resurrection Date | A-lead must have a resurrection date equal to or earlier than the current date in order to be assigned. | Automated | Set through disposition |
| Release Flag | This flag must be set in order for an agent to see a lead. Released leads should not be assigned through assignment manager. | Sales Manager | Flag associated with lead. |
| Agent Profile Score | This score is updated weekly and is used to prioritize agents for the assignment of leads. | Automated | Automated process will score weekly. |
| A-Lead Conversion | Metric of how many A-leads to achieve sale | Automated | Automated |
| Appointments Seen | Value of how many appointments were seen in a given week | Automated | Automated process will calculate weekly |
| A-Lead Inventory | Amount of A-lead inventory the agent currently has | Automated | Automated process will calculate weekly |
| LCB | "Lead credit balance" | Automated | Automated process will update LCB Balance Weekly |
| % AGB | % of agent generated business (AGB) submitted | Lead Processing Portion | Weekly feed, or calculated weekly by Lead Processing Portion |

Fig. 25

| What (Criteria) | Description | Who | Processing Aspects |
|---|---|---|---|
| Default Rule | There needs to be a position in each region to which leads are assigned if no one else qualifies for the lead. | Lead Processing Portion | A rule will be added to each region or hub that will assign a lead to this person if no one else qualifies. |
| A-Lead CAP | Maximum number of A-leads | Lead Processing Portion | A rule will be added that allows an Agent to have no more than 150 A-Leads. |
| B-Lead CAP | Maximum number of B-leads | Lead Processing Portion | A rule will be added that allows an Agent to have no more than 150 B-Leads |
| A-Leads Weekly | Maximum number of A-leads allowed to be assigned to an agent in a week | Lead Processing Portion | A rule will be added that allows an agent to have no more than 20 A-Leads assigned in the current week. |

# Fig. 26


Perform new lead validation process
250 (from Fig. 5)
Perform a comparison of the new lead against existing leads
254
Does the new lead match with an existing lead?
256
yes
no
260
Code the lead as a duplicate and retain duplicate lead pending review
Sales management and/or agent persons review the new lead and histories of existing lead
262
267
Agent deletes lead as AG lead prospect
266
Available to agent as AG lead?
no
yes
AG lead results in higher commission for the agent
Flag lead to be coded as an AG lead. Commission affected accordingly
268
Proceed with processing the new lead using lead system
270
Return to step 300 (Fig. 5)
272

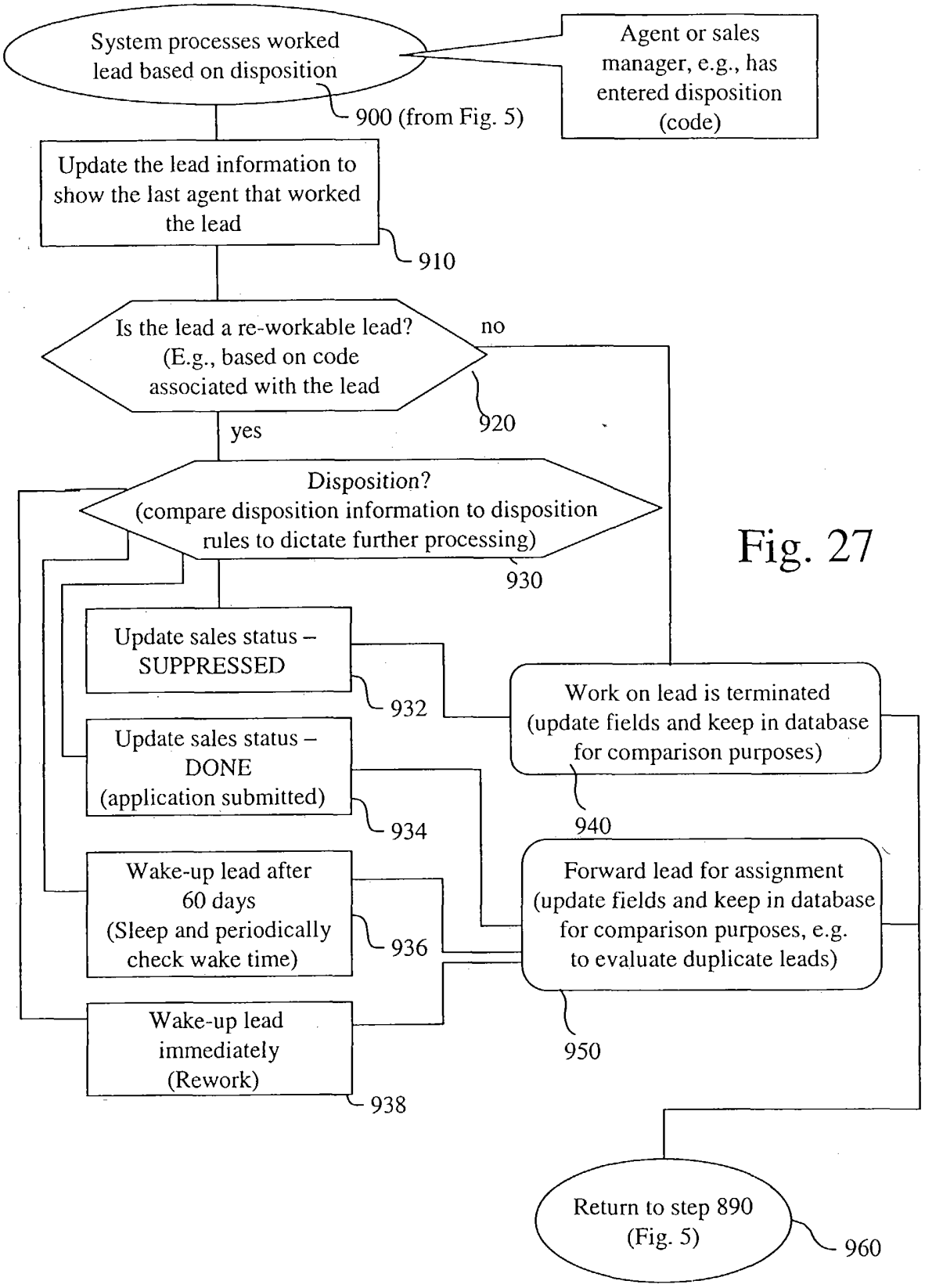
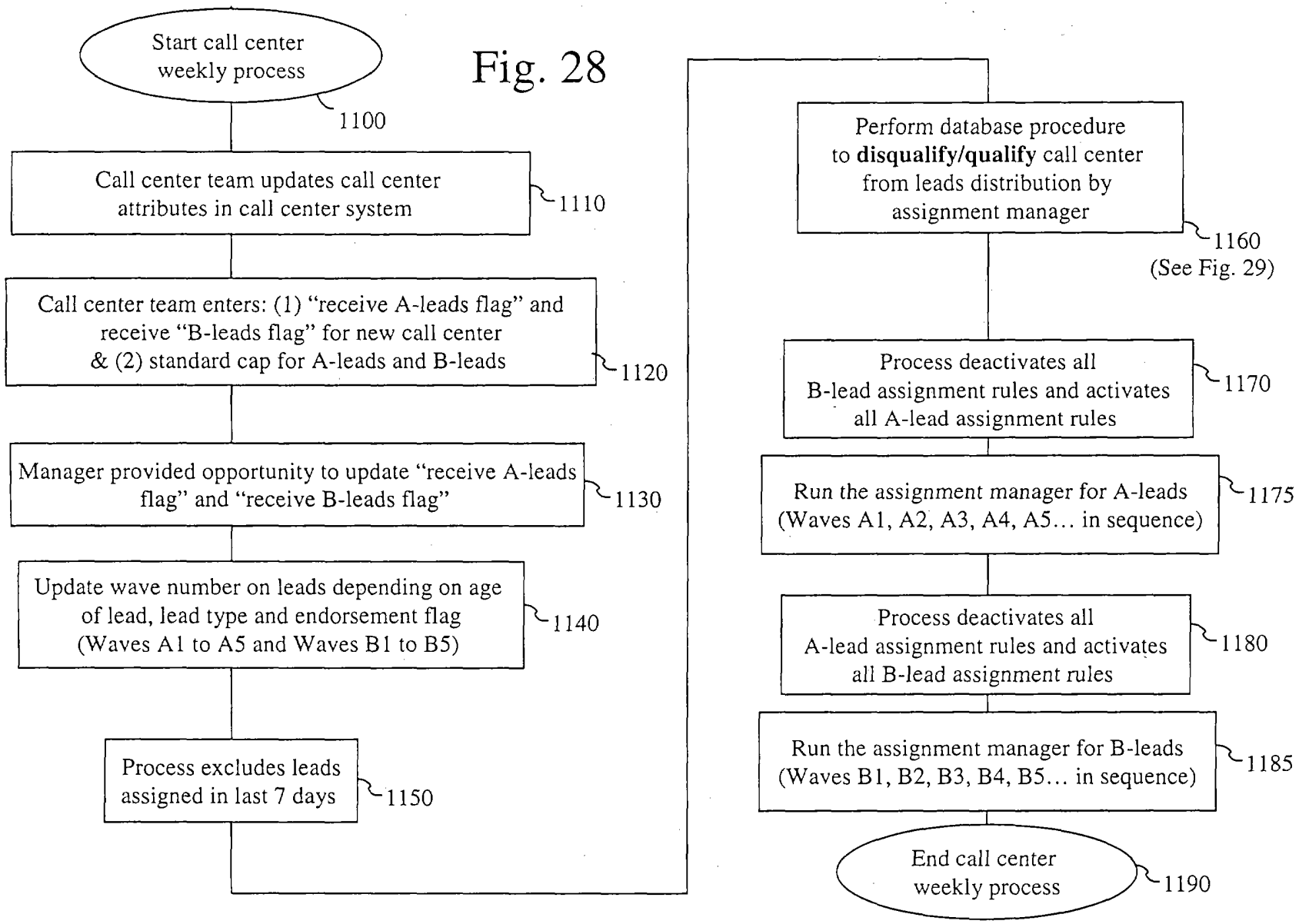

System processes worked lead based on disposition
900 (from Fig. 5)
Agent or sales manager, e.g., has entered disposition (code)
Update the lead information to show the last agent that worked the lead
910
Is the lead a re-workable lead? (E.g., based on code associated with the lead
no
920
yes
Disposition? (compare disposition information to disposition rules to dictate further processing)
930
Update sales status – SUPPRESSED
932
Update sales status – DONE (application submitted)
934
Wake-up lead after 60 days (Sleep and periodically check wake time)
936
Wake-up lead immediately (Rework)
938
Work on lead is terminated (update fields and keep in database for comparison purposes)
940
Forward lead for assignment (update fields and keep in database for comparison purposes, e.g. to evaluate duplicate leads)
950
Return to step 890 (Fig. 5)
960

Fig. 27

Fig. 28


Start call center weekly process
1100
Call center team updates call center attributes in call center system
1110
Call center team enters: (1) "receive A-leads flag" and receive "B-leads flag" for new call center & (2) standard cap for A-leads and B-leads
1120
Manager provided opportunity to update "receive A-leads flag" and "receive B-leads flag"
1130
Update wave number on leads depending on age of lead, lead type and endorsement flag (Waves A1 to A5 and Waves B1 to B5)
1140
Process excludes leads assigned in last 7 days
1150
Perform database procedure to **disqualify/qualify** call center from leads distribution by assignment manager
1160
(See Fig. 29)
Process deactivates all B-lead assignment rules and activates all A-lead assignment rules
1170
Run the assignment manager for A-leads (Waves A1, A2, A3, A4, A5... in sequence)
1175
Process deactivates all A-lead assignment rules and activates all B-lead assignment rules
1180
Run the assignment manager for B-leads (Waves B1, B2, B3, B4, B5... in sequence)
1185
End call center weekly process
1190

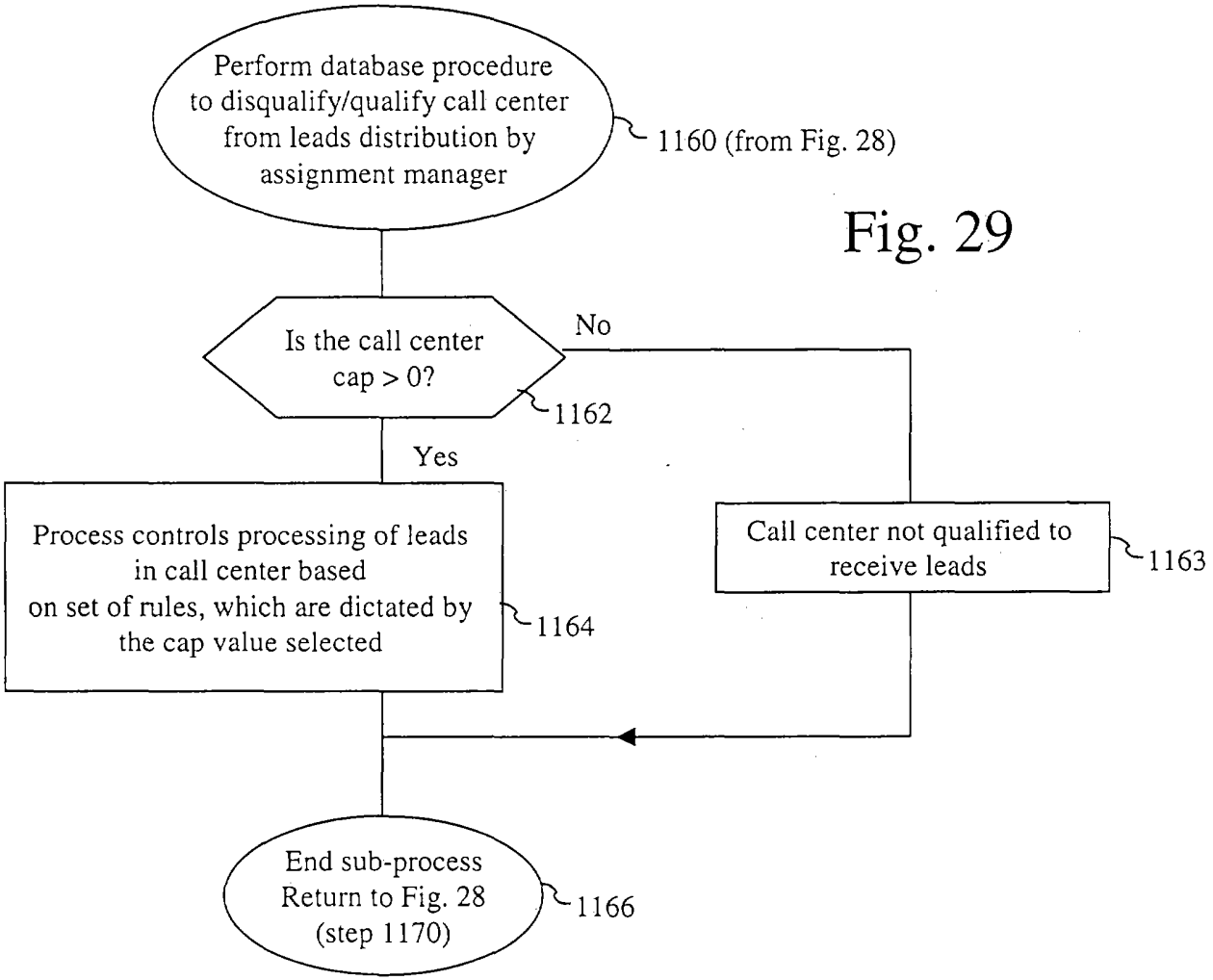

Perform database procedure to disqualify/qualify call center from leads distribution by assignment manager
1160 (from Fig. 28)
Is the call center cap > 0?
1162
No
Yes
Process controls processing of leads in call center based on set of rules, which are dictated by the cap value selected
1164
Call center not qualified to receive leads
1163
End sub-process Return to Fig. 28 (step 1170)
1166

Fig. 29